



A  
j6512 U.S. PTO  
09/29/98  
04/16/99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No.: 286052-002

**BOX PATENT APPLICATION**

Assistant Commissioner for Patents  
Washington, D.C. 20231

NEW APPLICATION TRANSMITTAL LETTER

Transmitted herewith for filing is the patent application of:

Inventors:

Warren S. Wilcox, a United States citizen  
Edmond I. Eger, a United States citizen

Title: **SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD**

1. This new application is for a new Utility Patent.
2. Papers enclosed which are required for filing date Under 37 CFR 1.53(b):  

<u>1</u>	Title Page (Page In Front of Specification)
<u>10</u>	page(s) of specification (minus claims and abstract)
<u>4</u>	page(s) of claims
<u>1</u>	page(s) of abstract
<u>6</u>	sheet(s) of drawing
<u>—</u>	page(s) of declaration and power of attorney

"Express Mail" mailing label number **EM164425306US**

I hereby certify that this paper is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 on the date indicated above and addressed to: Assistant Commissioner of Patents, Washington, DC 20231, on April 16, 1999.

Peggy Ferello

3. Additional Papers enclosed:  
 Return Postcard
4. No payment is being made at this time.

Date: April 16, 1999

Respectfully submitted,

  
Thomas S. Deibert  
Registration No. 40,984  
for  
Allen Bloom  
Registration No. 29,135  
Attorney for Applicant

DECHERT PRICE & RHOADS  
Princeton Pike Corporate Center  
PO Box 5218  
Princeton, New Jersey 08543-5218  
Fax: (609) 620-3259  
Attn: Allen Bloom, Esq.  
(609 620-3214)  
Thomas S. Deibert, Esq.  
(609 620-3231)